

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2005

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	CITY OF MILWAUKEE	208	5	97.60%	99.16%	98.80%
29157	UNITED WISCONSIN	235	6	97.45%	98.37%	98.53%
24988	SENTRY INSURANCE A MUTUAL CO	439	13	97.04%	98.03%	96.02%
14184	ACUIITY INSURANCE CO	378	22	94.18%	97.10%	94.62%
42404	LIBERTY INSURANCE CORP	188	11	94.15%	93.34%	93.55%
SI	DEPT OF ADMINISTRATION	111	7	93.69%	96.54%	96.17%
24449	REGENT INSURANCE CO	202	13	93.56%	96.57%	96.13%
21407	EMCASCO INSURANCE CO	75	5	93.33%	96.75%	96.79%
25674	TRAVELERS PROPERTY CAS CO OF A	236	16	93.22%	96.20%	96.52%
15350	WEST BEND MUTUAL INS CO	473	34	92.81%	96.48%	96.94%
16535	ZURICH AMERICAN INSURANCE CO	364	29	92.03%	93.13%	91.26%
21458	EMPLOYERS INSURANCE CO OF WA	285	25	91.23%	95.03%	95.42%
26042	WAUSAU UNDERWRITERS INS CO	122	11	90.98%	93.54%	93.34%
24147	OLD REPUBLIC INS CO	130	14	89.23%	94.75%	90.99%
15261	SOCIETY INSURANCE A MUTUAL C	311	36	88.42%	95.60%	97.67%
22667	ACE AMERICAN INSURANCE CO	244	31	87.30%	87.28%	77.13%
23043	LIBERTY MUTUAL INS CO	102	17	83.33%	91.77%	89.54%
20494	TRANSPORTATION INSURANCE CO	102	24	76.47%	80.86%	81.41%
23035	LIBERTY MUTUAL FIRE INS CO	68	16	76.47%	91.24%	89.10%
Totals for Group:		4,273	335	92.16%	95.07%	94.14%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
22322	GREENWICH INSURANCE CO	57	0	100.00%	99.65%	98.94%
SI	KOHLER CO	58	1	98.28%	99.60%	96.44%
SI	UW-SYSTEM ADMINISTRATION	34	1	97.06%	99.47%	97.88%
SI	MILWAUKEE BOARD OF SCHOOL D	78	1	98.72%	99.37%	97.24%
14303	INTEGRITY MUTUAL INS CO	88	0	100.00%	99.36%	99.05%
22543	SECURA INSURANCE A MUTUAL C	104	2	98.08%	98.76%	97.15%
19038	TRAVELERS CASUALTY & SURETY C	13	1	92.31%	98.51%	96.36%
11250	COMMUNITY INS CORP	34	2	94.12%	98.41%	98.99%
10677	CINCINNATI INSURANCE CO THE	106	5	95.28%	98.00%	96.46%
SI	SCHNEIDER NATIONAL CARRIERS I	27	0	100.00%	97.70%	96.25%
25682	TRAVELERS INDEMNITY CO OF CT T	34	1	97.06%	97.64%	97.17%
SI	MILWAUKEE TRANSPORT SERVIC	36	2	94.44%	97.41%	98.30%
21415	EMPLOYERS MUTUAL CASUALTY C	169	9	94.67%	96.76%	96.53%
15091	RURAL MUTUAL INS CO	74	6	91.89%	96.72%	97.82%
26069	WAUSAU BUSINESS INS CO	89	6	93.26%	96.36%	95.88%
24414	GENERAL CAS CO OF WI	56	1	98.21%	96.30%	96.18%
13935	FEDERATED MUTUAL INS CO	39	2	94.87%	96.30%	97.50%
31895	AMERICAN INTERSTATE INS CO	29	3	89.66%	96.12%	97.32%
24830	CITIES & VILLAGES MUTUAL INS C	22	3	86.36%	95.88%	95.79%
18988	AUTO OWNERS INS CO	23	2	91.30%	95.83%	97.21%
19275	AMERICAN FAMILY MUTUAL INS C	45	4	91.11%	95.63%	96.60%
20508	VALLEY FORGE INS CO	38	4	89.47%	94.58%	93.40%
13986	FRANKENMUTH MUTUAL INS CO	94	16	82.98%	94.17%	97.23%
SI	CITY OF MADISON	38	8	78.95%	94.08%	92.68%
19410	COMMERCE & INDUSTRY INS CO	94	10	89.36%	94.07%	92.84%
10166	ACCIDENT FUND INS CO OF AMERIC	102	11	89.22%	93.79%	91.70%
26425	WAUSAU GENERAL INS CO	50	3	94.00%	93.64%	93.08%
SI	GENERAL MOTORS CORPORATION	9	2	77.78%	92.73%	97.23%
31003	TRI STATE INS CO OF MN	91	9	90.11%	92.67%	95.22%
25402	AMCOMP ASSURANCE CORP	114	20	82.46%	90.50%	95.49%
19380	AMERICAN HOME ASSURANCE CO	86	8	90.70%	90.03%	92.38%
23817	ILLINOIS NATIONAL INS CO	111	20	81.98%	89.77%	91.10%
20281	FEDERAL INSURANCE CO	46	17	63.04%	88.98%	92.62%
35386	FIDELITY & GUARANTY INS CO	69	8	88.41%	88.76%	84.83%
19682	HARTFORD FIRE INSURANCE CO	16	1	93.75%	85.94%	91.91%
24228	PEKIN INSURANCE CO	21	5	76.19%	83.95%	90.11%
19429	INSURANCE COMPANY OF STATE O	47	7	85.11%	83.11%	83.89%
29459	TWIN CITY FIRE INS CO	67	19	71.64%	81.89%	90.54%
24767	ST PAUL FIRE & MARINE INS CO	28	5	82.14%	80.75%	91.35%
40827	VIRGINIA SURETY CO INC	19	8	57.89%	80.28%	95.24%
19445	NATIONAL UNION FIRE INS CO OF P	47	10	78.72%	80.00%	80.14%
43575	INDEMNITY INSURANCE CO OF NOR	27	4	85.19%	76.28%	78.54%
30104	HARTFORD UNDERWRITERS INS CO	41	10	75.61%	75.45%	87.08%
25887	UNITED STATES FIDELITY & GUARA	6	9	-50.00%	67.50%	75.23%
22748	PACIFIC EMPLOYERS INS CO	1	3	-200.00%	62.50%	43.83%
Totals for Group:		2,477	269	89.14%	93.09%	93.19%

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Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
36919	HAWKEYE SECURITY INS CO	30	0	100.00%	99.07%	98.65%
13714	PHARMACISTS MUTUAL INS CO	9	0	100.00%	97.78%	98.41%
10804	CONTINENTAL WESTERN INS CO	16	0	100.00%	100.00%	98.36%
13021	UNITED FIRE & CASUALTY CO	6	2	66.67%	91.18%	97.93%
10472	CAPITOL INDEMNITY CORP	22	0	100.00%	100.00%	97.90%
15377	WESTERN NATIONAL MUTUAL INS C	15	1	93.33%	95.45%	97.32%
33588	FIRST LIBERTY INS CORP THE	11	0	100.00%	100.00%	97.30%
14117	GRINNELL MUT REINSUR CO	8	0	100.00%	97.14%	97.09%
23434	MIDDLESEX INSURANCE CO	109	0	100.00%	97.43%	97.03%
25143	STATE FARM FIRE & CASUALTY CO	7	0	100.00%	96.55%	96.88%
SI	COUNTY OF OZAUKEE	5	0	100.00%	94.74%	96.83%
SI	FEDERAL EXPRESS CORPORATION	17	4	76.47%	91.30%	96.73%
11371	GREAT WEST CASUALTY CO	26	2	92.31%	97.22%	96.59%
25976	UTICA MUTUAL INS CO	14	0	100.00%	98.00%	96.49%
19259	SELECTIVE INS CO OF SOUTH CARO	25	1	96.00%	97.37%	96.14%
SI	WISCONSIN BELL INC	13	1	92.31%	96.83%	96.13%
18767	CHURCH MUTUAL INSURANCE CO	11	0	100.00%	90.24%	95.74%
21261	ELECTRIC INSURANCE CO	2	1	50.00%	96.00%	95.35%
15393	WISCONSIN AMERICAN MUTUAL I	0	1	0.00%	0.00%	95.15%
20397	VIGILANT INSURANCE CO	5	1	80.00%	90.00%	94.51%
SI	STORA ENSO NORTH AMERICA COR	28	1	96.43%	96.77%	93.99%
21865	ASSOCIATED INDEMNITY CORP	28	2	92.86%	94.32%	93.66%
40142	AMERICAN ZURICH INS CO	14	0	100.00%	95.45%	93.43%
SI	KWIK TRIP INC	14	1	92.86%	96.30%	93.38%
21180	SENTRY SELECT	11	0	100.00%	91.49%	93.33%
SI	ST FRANCIS HOSPITAL INC	1	0	100.00%	66.67%	92.31%
26271	ERIE INSURANCE EXCHANGE	3	0	100.00%	94.12%	92.00%
21113	UNITED STATES FIRE INS CO	10	2	80.00%	87.50%	91.82%
39357	TRAVELERS INSURANCE CO THE	0	1	0.00%	75.00%	91.67%
23841	NEW HAMPSHIRE INSURANCE CO	34	2	94.12%	91.60%	91.08%
19305	ASSURANCE COMPANY OF AMER	1	0	100.00%	92.31%	90.82%
12262	PENN MFRS ASSOCIATION INS CO	0	0	0.00%	88.89%	90.79%
14176	HASTINGS MUTUAL INS CO	19	3	84.21%	90.00%	90.21%
SI	TARGET CORP (STORES)	25	7	72.00%	75.00%	89.69%
26662	MILWAUKEE CASUALTY INSURAN	7	2	71.43%	76.67%	89.66%
19356	MARYLAND CASUALTY CO	7	0	100.00%	89.29%	89.19%
20346	PACIFIC INDEMNITY CO	8	2	75.00%	88.89%	88.72%
13439	PARTNERS MUTUAL INS CO	4	4	0.00%	73.68%	88.24%
24589	AMERICAN & FOREIGN INS CO	1	1	0.00%	40.00%	87.87%
20427	AMERICAN CASUALTY CO OF REA	19	0	100.00%	91.67%	87.85%
40967	ST PAUL FIRE & CASUALTY INS CO	3	1	66.67%	75.00%	87.02%
24902	SECURITY INSURANCE CO OF HART	0	0	0.00%	100.00%	86.27%
24678	ROYAL INDEMNITY CO	1	1	0.00%	-133.33%	86.08%
SI	DAIMLERCHRYSLER CORPORATIO	8	1	87.50%	94.87%	85.63%
20443	CONTINENTAL CASUALTY CO	9	8	11.11%	68.33%	84.31%
23787	NATIONWIDE MUTUAL INS CO	22	8	63.64%	72.04%	83.90%
29424	HARTFORD CASUALTY INS CO	6	6	0.00%	61.54%	83.54%
SI	EMERSON ELECTRIC COMPANY	3	5	-66.67%	67.65%	82.79%
20486	TRANSCONTINENTAL INSURANCE C	5	2	60.00%	72.41%	82.73%
SI	INTERNATIONAL PAPER COMPANY	1	0	100.00%	95.24%	82.08%

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<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	CITY OF KENOSHA	2	3	-50.00%	79.17%	81.72%
24775	ST PAUL GUARDIAN INS CO	1	0	100.00%	100.00%	80.00%
21873	FIREMANS FUND INS CO	6	3	50.00%	70.00%	79.17%
30562	AMERICAN MANUFACTURERS MUT	1	0	100.00%	100.00%	77.91%
25879	FIDELITY & GUARANTY INS UNDERW	7	0	100.00%	81.25%	76.39%
22918	AMERICAN MOTORISTS	0	1	0.00%	50.00%	76.11%
24872	CONNECTICUT INDEMNITY CO THE	0	3	0.00%	-500.00%	75.90%
34207	WESTPORT INSURANCE CORPORAT	6	0	100.00%	89.47%	74.40%
18910	AMERICAN PROTECTION INS CO	3	2	33.33%	69.23%	72.11%
14508	MICHIGAN MILLERS MUTUAL INS C	12	3	75.00%	70.00%	69.70%
41181	UNIVERSAL UNDERWRITERS INS C	2	0	100.00%	82.61%	66.09%
SI	JEWEL FOOD STORES INC	3	0	100.00%	84.85%	58.24%
24074	OHIO CASUALTY INS CO	0	6	0.00%	-83.33%	42.86%
22977	LUMBERMENS MUTUAL CAS CO	0	4	0.00%	0.00%	41.38%
20702	ACE FIRE UNDERWRITERS INSURAN	5	2	60.00%	78.38%	39.19%
19895	ATLANTIC MUTUAL INS CO	0	1	0.00%	-50.00%	24.14%
Totals for Group:		691	102	85.24%	88.75%	87.41%